

R E P O R T R E S U M E S

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EMPLOYMENT ORIENTATION AND RELATED FIELDS, A CURRICULUM
GUIDE. FOR TEACHERS OF HIGH SCHOOL AGE EDUCABLES.

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EAST WINDSOR TOWNSHIP SCH. DIST., HIGHTSTOWN, N.J.

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(SUBJECT FIELDS), HIGHTSTOWN

DESIGNED TO HELP TEACHERS PREPARE RETARDATES FOR
EMPLOYMENT, THIS GUIDE PRESENTS EMPLOYMENT ORIENTATION UNITS
ON FINDING A JOB, HOLDING A JOB, AND PROTECTING WORKERS.
UNITS ABOUT RELATED AREAS ARE TAXES, INSURANCE, BANKING,
BUDGETING, THE FAMILY, REPRODUCTION, AND THE GROWING UP
PROCESSES. EACH UNIT CONTAINS AN OUTLINE OF CURRICULUM
CONTENT, SUGGESTED CLASSROOM ACTIVITIES INCLUDING ARTS AND
CRAFTS AND TRIPS, RELATED RESOURCE MATERIALS, AND WAYS TO
EVALUATE STUDENT LEARNING. A 130-ITEM BIBLIOGRAPHY INCLUDES
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EMPLOYMENT ORIENTATION

A Curriculum Guide for
High School Age Educables

East Windsor Schools
Hightstown, N. J.

**U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
OFFICE OF EDUCATION**

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**EAST WINDSOR SCHOOL DISTRICT
HIGHTSTOWN, NEW JERSEY**

EMPLOYMENT ORIENTATION AND RELATED FIELDS

**A Curriculum Guide for Teachers of
High School Age Educables**

DEPARTMENT OF SPECIAL EDUCATION

SEPTEMBER, 1965

Price: \$2.00

FOREWARD

The purpose of this curriculum guide is to provide teachers of high school educable classes with an effective tool in correlating the classroom phase of the Employment Orientation Program with the training aspects of the program in an effort to prepare the educable child for assuming the duties and responsibilities of a self sufficient citizen.

The full benefits of this type of program are realized when educable students are made to feel a part of their school. The purpose of education is to develop the full potential of the student in preparing him for life. There is no separate community where educables live, therefore separation and apartness of the educable child from the mainstream of school life is artificial and contrary to the goals of education. Children learn by imitation, and the development of the social and emotional aspects of the personality of the educable is hindered by his being exposed solely to other handicapped children in the school. The educable child can complete at or near par with the regular student in many areas of the curriculum. The East Windsor Schools Physical Education, Home Economics, Music, Art, Shop, and in academic areas such as General Math, where certain educables have the competency to participate. Educable students in the high school are assigned to regular home rooms and take part in athletics, trips, dances, and other school activities.

Visitors to the East Windsor Schools often comment on the "difference" between the educables in the system and those they have observed elsewhere. They state that the students do not seem "retarded." Children will give as is expected of them. Educables will behave in an acceptable manner when the school realizes that the retardation of the child is primarily academic and that proper behavior is within the realm of capabilities of the educables. Educables can learn to follow the code of behavior of the school only when they are exposed to the mainstream of school life and are given a chance to observe what constitutes acceptable behavior. We feel the "difference" in our students can be attributed to: 1. a program that meets with the needs of the educable in a very practical sense; 2. presenting the educable with an attainable goal; and 3. realistic and reasonable expectations.

JOSEPH F. CAPPELLO
Director of Special Education

MELVIN H. KREPS
Superintendent of Schools

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This guide was written by Joseph F. Cappello, Director of Special Education, East Windsor School District, Hightstown, New Jersey, with the assistance of Arthur Shapiro, high school special education teacher.

Heartfelt thanks and gratitude are extended to Mr. Melvin H. Kreps Superintendent of Schools, for his encouragement and support; to Miss Ethel McKnight, Supervisor of Instruction, for her generous contributions of advice and materials; and to Mr. Michael Manduca, School Psychologist, for guidance and consultation.

Brief Description of the Employment Orientation Program

The Employment Orientation Program of the East Windsor School District, Hightstown, New Jersey, is a pilot project for educables of high school age, under the auspices of the New Jersey State Department of Education. The program is entering its sixth year, and the results and benefits derived by the students and staff have been most gratifying.

Purposes of the program are:

1. to serve as effective preparation for and as an adequate transition to gainful employment
2. to provide actual supervised work experiences, since educables learn best in this manner
3. to utilize concrete work situations to give incentive and meaning to academic subjects
4. to evaluate the results of such a program in terms of observable behavior patterns and changes in behavior.

Specific objectives of the program are:

1. to instill in youngsters an understanding and awareness of the world of work
2. to assist him in choosing the proper job by:
 - a. developing the ability of self evaluation
 - b. introducing the desirable and undesirable aspects of a variety of jobs
3. to build an awareness and understanding of character traits necessary for success on the job
4. to provide knowledge in ways of finding a job
5. to provide carefully planned, implemented, and supervised work experiences within the school plant which are compatible with the students' abilities
6. to provide supervised work experiences within the community for the purpose of evaluating the students' abilities to manifest desirable work habits and attitudes while under actual on-the-job pressures of competitive employment.

Procedure is divided into three major phases: 1. classroom instruction; 2. on the job training within the school; and 3. supervised work at jobs in the community. Each phase is interdependent with the other phases, so that classroom instruction and on the job training are concurrent.

Classroom instruction is based on the contents of this curriculum guide. It is the responsibility of the teacher to correlate instruction in other areas with what is contained in this guide. Arithmetic, reading, and most of the other subject areas are easily adaptable to Employment Orientation. Since educable children learn best from concrete situations, correlating academic subjects with this field will give greater incentive and meaning to the academic subjects.

On the job training within the school consists of providing the students with a variety of work experiences within the school plant. Students work with the cafeteria and custodial staffs and in other areas on a rotating basis. Close supervision is provided, and evaluations of progress are maintained. Working with many different people in varied situations creates an awareness in the students of the habits and attitudes that are a basis for success in any type of job.

The school cannot duplicate all of the conditions of the actual world of work, so students are placed on jobs with cooperating industries in the community for a portion of the school day. The age of the student, readiness based on evaluative criteria, and labor laws determine student placement. Community placement is the ultimate test of the student's ability to assume his responsibilities as a self sufficient citizen. Students have received training in cafeterias, stores, custodial departments, shipping and receiving sections, and mail rooms. Automation and the increasing understanding and cooperation of industry are opening many new job opportunities for the educable and other slow learners. Employers have found our students to be dependable and hard working, due to the preparation for the world of work they have received in our program.

A detailed description of the program, entitled "Employment Orientation Program for High School Age Educables," is available upon request. Address inquiries to Division of Special Services, East Windsor School District, Hightstown, New Jersey 08520.

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INTRODUCTION

The ultimate goal of special education for educables is to help the mildly retarded child develop into a self sufficient citizen of his community. Since gaining and retaining employment holds the key to anyone's becoming self sufficient, this guide strives to provide teachers with a practical tool in acquainting students with the basic knowledge needed for finding and holding jobs. Detailed outlines are furnished, along with suggested activities and resources that may be easily utilized. Outlines have been placed on even numbered pages, with Suggested Activities, Resources, and Evaluations facing on odd numbered pages.

The working man should be familiar with the laws and agencies that protect him. A section of the guide is devoted to labor laws, labor unions, Social Security, unemployment compensation, and workmens' compensation. Teachers may feel inadequate concerning their knowledge of these areas, so the guide outlines them in great detail. Additional knowledge may be easily acquired through reference to the many resources which are listed. The student must be made aware of the existence of the interlocking resources which protect his security, so that he may turn to them in time of need.

Holding a job does not necessarily insure self sufficiency. Many factors are related to maintaining the role of a good citizen. How wisely money is used may be more important than how much is earned. A wholesome family life is one of the foundations of our society. In short, many factors besides working and earning money enter into the making of a self sufficient citizen. For this reason, a section of this guide explores the areas that are closely related to employment orientation. Other phases of the curriculum deal with these, but their importance dictates their incorporation into this guide.

The practical nature of the materials contained in the guide has been demonstrated in their use with educable students in Hightstown High School. The students have displayed a relative sophistication in their understanding of the world of work. While most of the students have severe reading handicaps, they have been capable of taking part in the oral discussions and other activities outlined in this guide. The opinion of the administrators and teachers has been that many of the students have acquired a better understanding of employment and things related to it than many average people. Constant review and application to concrete situations are necessary, due to the poor retentive qualities possessed by many educables.

The word "guide" is to be stressed in applying what is contained in this work. The outlines deal with complex and sophisticated ideas. The ingenuous teacher will adapt the materials to reach the levels and needs of his students. The range of capabilities of students and local conditions vary in each community. The materials contained in this guide can and should be adapted to meet local needs.

The guide is not complete and never will be. The rapid changes taking place in our civilization will necessitate constant revision of this work. Laws regarding Social Security and Labor are being modified. Federal and state programs are being introduced in such a comprehensive manner, that our concepts of the entire field of employment are changing. This guide must be in a constant state of revision in order to meet the challenges of a changing society.

EMPLOYMENT ORIENTATION

I. FINDING A JOB

II. HOLDING A JOB

III. HOW WORKERS ARE PROTECTED

I. FINDING A JOB

A. Reasons for Working

1. Providing basic needs
2. Providing security
3. Social approval and personal satisfaction
4. Providing luxuries

B. Self Appraisal

1. What kinds of jobs am I capable of doing
2. What types of jobs would I like to have

C. Job Sources within the Capabilities of the Students

1. Restaurants and cafeterias
2. Construction
3. Garages and gas stations
4. Laundries
5. Maintenance and custodial
6. Stores
7. Factories
8. Hospitals and convalescent homes
9. Hotels and motels
10. Domestic
11. Farms
12. Others

D. Ways of Finding a Job

1. Want ads
2. Ask relatives and friends
3. State Employment Agency
4. Private employment agencies
5. Personal contact - telephone and "pavement pounding"
6. State Rehabilitation Commission and other agencies

E. Applying for a Job

1. Personal appearance
2. What should you bring with you
 - a. Birth Certificate
 - b. Social Security Card
 - c. Working Papers (if under 18 years of age)
 - d. References, if possible
3. Where do you go
 - a. Employment office
 - b. Personnel office
4. What do you say

1. Show and discuss filmstrip "Earning Your Money"
2. Utilize resource books
3. Have students make a list of jobs they are capable of doing
4. Discuss requirements of a variety of jobs
5. Show filmstrips "Stocker in Supermarket," "The Waitress," and "The Variety Store"
6. Debate advantages and disadvantages of various types of jobs
7. Show filmstrips "The School Cafeteria Worker," "The Nurse's Aide," and "The Gas Station Attendant"
8. Practice using the want ads
9. Debate use of State Employment Agency vs. private agencies
10. Obtain teletraining kit and films from N.J. Bell Telephone - practice using the directory and telephone manners
11. Invite field representatives from different agencies to discuss their services
12. Obtain application forms from local industries and practice filling them out
13. Practice writing letters of application
14. Discuss do's and don'ts for interviews
15. Show and discuss filmstrip "The Job Interview"
16. Conduct simulated interviews, using a tape recorder - enlist aid of speech therapist
17. Make a list of questions frequently asked by interviewers
18. Make a list of questions that should be asked an interviewer
19. Make individual handbooks that contain sources of jobs, ways to find a job, information for applications, do's and don'ts for interviews, and questions frequently asked at interviews - the students will keep these for future use
20. Practice using a map

Arts and Crafts

1. Bulletin Board display on the world of work
2. Student pictures illustrating types of jobs
3. Student pictures of do's and don'ts for interviews
4. Prepare map of the area noting homes of the students and location of businesses and industries

5. The application
 - a. Information that will be required
 - b. Keeping a handbook with information listed
6. The interview
 - a. Grooming
 - b. Punctuality
 - c. Manners
 - d. Anticipated questions that will be asked by the interviewer
 - e. Questions to ask the interviewer
7. Making a decision
 - a. What to do if offered the job
 - b. What to do if told to wait for a call

Trips

1. Visit the school cafeteria and other work areas to observe their operation
2. Visit the personnel section of a local industry
3. Visit local industries to observe types of work
4. Visit the State Employment Agency and a private employment agency

Filmstrips

Earning Your Money, McGraw-Hill
The Job Interview, Eye Gate House
Stocker in Supermarket, Eye Gate House
The Waitress, Eye Gate House
The Variety Store, Eye Gate House
The School Cafeteria Worker, Eye Gate House
The Nurse's Aide, Eye Gate House
The Gas Station Attendant, Eye Gate House

Materials

Application forms secured from local industries

Large Color Pictures -
Society for Visual Education, Inc.
1345 Diversey Parkway
Chicago, Illinois

Dairy Helpers - SP 122
Supermarket Helpers - SP 123
Hospital Helpers - SP 124

Other pictures may be easily collected from magazines, libraries, etc.

Teletraining Kit - available through local telephone office

Workbooks

Margaret W. Hudson & Ann A. Weaver, I Want a Job.
Ester O. Carson & Flora M. Daly, Teenagers Prepare for Work, Book I.
Ester O. Carson, Teenagers Prepare for Work, Book II.
Richard H. Turner, The Jobs You Get.
The Target Series, Book I, Employment Phase.
Off to Work and "Off to Work" Workbook.
Bernard Shawn, Foundation of Citizenship, Book I.
Eileen L. Corcoran, Rights and Duties of Citizens.
Rochester Reading Occupational Series.
Thomas J. Mooney, After School is Out.
Thomas J. Mooney, Al Looks for a Job.
American Telephone & Telegraph Co., Telephone Activities in the Elementary
Grades.

Books

American Telephone & Telegraph Co., Teletraining for English and Speech.
Lambert L. Giles, Charting Your Job Future.
Bureau of Employment Security, Job Guide for Young Workers.
G. L. Gardiner, How You Can Get the Job You Want.
Walter J. Greenleaf, Occupations and Careers.
H. W. Houghton, Jobs for You.
R. H. Larison, How to Get and Hold the Jobs You Want.

Pamphlets and Booklets

B'nai Brith Vocational Service Bureau, Finding Your Job.
B'nai Brith Vocational Service Bureau, Your Job - How to find It - How to Hold It.
Thomas E. Christensen, Getting Job Experience.
Mitchell Dreese, How to Get the Job.
East Windsor School District, Employment Orientation for High School Aged Educables.
Barbara V. Hertz, Where Are Your Manners.
Anthony J. Humphreys, Choosing Your Career.
W. M. Lifton, What Could I Be.
A. A. Liverwright, Job Letters.
New York Life Insurance Company, Your Job Interview.
Lester J. Schoerb, School Subjects and Jobs.
Patricia Stevens, Guide to Good Grooming.
James C. Worthy, What Employers Want.
United States Employment Service, How to Get and Hold the Right Job.
United States Department of Health, Education and Welfare, Office of Vocational Rehabilitation, Bulletin No. 28, 1958, Preparation of the Mentally Retarded Youth for Gainful Employment.
United States Printing Office, Federal Security Agency, Office of Vocational Rehabilitation, 1950, Washington, D. C., Vocational Rehabilitation of the Mentally Retarded.
Seymour L. Wolfbein & Harold Goldstein, Our World of Work.

Resource People

Guidance Department, East Windsor School District

Speech Therapist, East Windsor School District

Field Representative, N. J. Bell Telephone Co., Trenton, N. J.

Representatives from Private employment agencies

Personnel Managers from Local Industries

EVALUATION

1. Students will be evaluating themselves in terms of capabilities and desires
2. Use of Employment Orientation Questionnaire - this form is filled out by each student at the beginning and at the end of each school year
3. Simple true and false tests - students who are capable may do these independently - teacher reads questions aloud for students with very limited reading ability
4. Standardized tests in this area have been found to be inadequate for educables, due to their poor verbal capabilities. A non-verbal vocational preference test is being prepared at the Johnstone Training Center, Bordentown, N. J. and should be available in the near future.

II. HOLDING A JOB

A. A New Job

1. What time should you get up
 - a. Allowance for washing, dressing, breakfast, transportation
 - b. Determining time to go to bed the night before
2. What will you wear
 - a. Types of work clothing
 - b. Testing route before starting the job
3. How will you get there
 - a. Available transportation
 - b. Testing route before starting the job
4. What about lunch
5. To whom do you report and where
6. Do you understand your duties
7. Other considerations
 - a. Breaks
 - b. Going to the lavatory
 - c. Time cards, etc.
 - d. Lunch facilities
 - e. Starting and stopping work
 - f. Pay periods
 - g. Method of payment
 - h. Rules for absences
 - i. Rules for vacations
8. Making friends
 - a. Manners
 - b. Personality
 - c. Taking advice
 - d. Choosing friends
9. Do you like the job
 - a. Working a while before making a decision
 - b. If you decide to quit, do you have another job waiting
 - c. Giving notice of intention to quit

B. Duties to an Employer

1. Punctuality
2. Being prepared
3. Following directions
4. Obeying rules and regulations
5. Seeking help when needed
6. Working to best ability
7. Getting along with others
8. Reporting absence from work
 - a. Do you have a good reason
 - b. Whom do you call
 - c. When do you call
 - d. How long will you be out
 - e. Advance notice for vacation

Classroom

1. Make a time budget for a person who is starting a new job
2. Discuss practical considerations - lunch, transportation, clothing, etc.
3. Role Playing
 - a. Talking to a supervisor
 - b. Asking for aid and information
 - c. Starting conversations with other workers
 - d. Making new friends
 - e. Taking advice
 - f. Offering help
4. Invite a former student who is working to talk with the class
5. Enlist the aid of a home economics teacher for a panel discussion on grooming, preparing lunches, and personality
6. Invite a plant manager or foreman to address the class on what makes a good worker
7. Use a teletraining kit for practicing how to report an absence
8. Panel discussion on what makes a good employer
9. Figure and compare costs of taking your own car to work, sharing in a car pool, and using public transportation
10. Figure and compare costs of preparing a lunch at home and buying a lunch in a cafeteria or restaurant
11. Practice using bus schedules and calling the terminal for information
12. Show and discuss filmstrips
13. Utilize workbooks
14. Add a new section to the handbook the students had made for Finding a Job, listing information gathered in this section

Arts and Crafts

1. Acquaint students with posters used in industrial plants and have a contest for student devised posters
2. Student pictures illustrating safety on the job, what makes a good worker and duties of employers to employees
3. Bulletin board display on good lunches to take to work

Trips

Have students pick a mythical place of employment and use public transportation to get there

Visit a large assembly plant to observe the behavior and teamwork of the employees

9. Willingness to work overtime, within reason
10. Striving to improve your position

C. Duties of Employers to Employees

1. Recognize that workers have rights
2. Treat workers with respect
3. Provide safe working conditions
4. Provide clean and adequate sanitary facilities
5. Provide lunchroom facilities, within reason
6. Allow reasonable airing of employee grievances
 - a. Unions
 - b. Workers committees
 - c. Suggestion box
7. Be reasonable in work expectations
8. Give advance notice of overtime, when possible
9. Give extra compensation for overtime
10. Make allowances for raises
11. Provide opportunity for advancement
12. Carry Workmens' Compensation
13. Provide reasonable benefits
 - a. Medical insurance
 - b. Paid vacations that increase with seniority
 - c. Breaks
 - d. Pension Plan
14. Advance notice of layoffs or shutdowns
15. Provide for re-instatement after military service
16. Provide first choice of jobs if firm moves
17. The rewards of a good employer
 - a. More and better work from employees
 - b. Fewer absences

Filmstrips

Earning Your Money - McGraw Hill
Are You an Interesting Person - Popular Science Publishing Co.
Do You Win Arguments and Lose Friends - Popular Science Publishing Co.
Thinking Together - Popular Science Publishing Co.
Evolution of Machines - Popular Science Publishing Co.
Safety in the Shop - Popular Science Publishing Co.

Workbooks

Margaret W. Hudson & Ann A. Weaver, I Want A Job.
Esther O. Carson & Flora M. Daly, Teenagers Prepare for Work.
Esther O. Carson, Teenagers Prepare for Work, Book II.
Richard H. Turner, The Jobs You Get.
The Target Series, Book I, Employment Phase.
Off to Work and "Off to Work" Workbook.
Bernard Shawn, Foundations of Citizenship, Book I.
Eileen L. Cororan, Rights and Duties of Citizens.
Rochester Reading Occupational Series.
Thomas J. Mooney, After School Is Out.
Thomas J. Mooney, Al Looks for a Job.
American Telephone & Telegraph Co., Telephone Activities in the Elementary Grades.
Richard H. Turner, The Person You Are.
Richard H. Turner, The Friends You Make.
Richard H. Turner, The Town You Live In.

Books

Betty Betz, The Betty Betz Career Book - A Teenage Guide to a Successful Future.
Willard R. Lasher and Edward A. Richards, How You Can Get a Better Job.
Robert H. Loeb, He Manners.

Pamphlets and Booklets

B'nai Brith Vocational Service Bureau, Getting Ahead on Your Job.
B'nai Brith Vocational Service Bureau, Your Job - How to Find It - How to Hold It.
Paul W. Chapman, Your Personality and Your Job.
East Windsor School District, Employment Orientation for High School Aged Educables.
Barbara V. Hertz, Where Are Your Manners.
National Association of Manufacturers, Your First Job.

Helen Shacter, Getting Along with Others.

Daniel Sinick, Your Personality and Your Job.

James C. Worthy, What Employers Want.

United States Employment Service, How to Get and Hold the Right Job.

Resource People

Plant Manager or foreman from a local industry

Former students who are working

Home Economics teachers - East Windsor School District

Holding a Job

EVALUATION

1. Students will evaluate each other during role playing activities.
2. Teacher will prepare simple true and false tests - students with adequate reading capabilities may do these independently - the teacher will read the questions aloud for the other students.
3. The Employment Orientation Questionnaire administered to all students at the beginning and at the end of the school year contains questions related to this section.

III. HOW WORKERS ARE PROTECTED

A. Federal, State and Local Governments

1. Labor Laws
 - a. Minimum wage
 - b. Child labor
 - c. Anti-discrimination
 - d. Right of workers to organize unions
2. Safety Regulations

B. Labor Unions

1. Labor unions are groups of workers
 - a. A group is stronger than an individual
 - b. A group can make demands
2. How a union works
 - a. Workers elect officials to represent them in dealings with employers
 - b. Workers vote on proposals
3. Demands of labor unions
 - a. Better wages
 - b. Better working conditions
 - c. Job security
4. Labor unions make contracts with employers
5. Labor unions can call strikes to get their demands
6. Employers can close their shops if they don't agree with the union
7. Unions and employers can call neutral experts to help settle differences
 - a. Mediation - union and management agree in advance to accept mediator's advice
 - b. Arbitration - union and management agree in advance to accept arbitrator's advice
8. The closed shop
 - a. Advantages
 - (1) You have a choice of belonging or not
 - b. Disadvantage
 - (1) Unions are not as strong
 - (2) Non-union members often get the benefits the union fights for
10. Duties of a union member
 - a. Attend meetings
 - b. Vote wisely
 - c. Obey majority decisions

1. Compare the life of a worker in the late 19th century with the life of a present day worker
2. Use pictures to illustrate typical working conditions of the previous century and working conditions today
3. Trace the history of labor unions, comparing stormy conflicts of the past with the general acceptance of unions today
4. Show and discuss the filmstrip "Labor and Labor Unions"
5. Debate the pros and cons of unions
6. Discuss the roles of unions today
7. Invite a union official to address the class
8. Trace the development of Social Security
9. Explain the reasons why European countries had Social Security a half century before the U. S.
10. Compare the life of a retired worker of the past with the life of a present day retired worker
11. Obtain Social Security Applications from the Post Office and practice filling them out - have students mail them in if they do not have a Social Security Card
12. Show and discuss the three films that are available through the local Social Security Office
13. Obtain pamphlets on Social Security - enough can be secured so that each student can keep them
14. Invite the field representative from the local Social Security Office to address the class
15. Discuss the benefits of N. J. Unemployment and Disability Insurance
16. Simulate the plight of an unemployed or disabled worker if there were no unemployment and disability insurance
17. Show and discuss the film "A Pound of Pot Roast"

C. Social Security

1. What is social security?
 - a. Insurance for old age, disability, and for survivors of workers
 - b. European countries started programs in 1870's
 - c. U. S. Social Security Law passed in 1935
2. Who pays for Social Security?
 - a. Worker - from his wages
 - b. Employer - matches payment of worker
 - c. Self-employed person - pays when he files his income tax
3. When can you collect Social Security?
 - a. Retirement - 65 for men
62 for women
 - b. Survivors of dead worker
 - (1) Children under 18
 - (2) Widow with children under 18
 - (3) Widow without dependent children - 62 years of age
 - c. Disabled worker - six months after disability
4. Who is covered by Social Security?
 - a. Most workers
 - b. self-employed people
5. Who is not covered by Social Security?
 - a. Persons covered by certain federal, state and railroad pensions
 - b. Domestics who make less than \$50 in a quarter of a year
6. How do you get a Social Security card?
 - a. Get application from nearest post office
 - b. Send completed application form to nearest Social Security Office
 - c. Follow same procedure if card is lost or a change is to be made
7. How do you apply for old age and survivors benefits?
 - a. Contact local office
 - b. Have proof of age - birth certificate or baptismal record
 - c. Marriage certificate for wife - proof of age for children
 - d. Contact local office even if you don't have above
8. How do you apply for disability benefits?
 - a. Contact local office
 - b. Have proof that you have a condition that keeps you from working
 - c. Condition must have lasted at least six months and can be expected to continue for a long and indefinite time
9. How much will you receive
 - a. Depends on average earnings over a period of time
 - b. Credit given for each quarter year in which you make \$50
 - c. Fully insured - credit needed for anywhere from 1½ years to 10 years, depending on year payments are to start

18. Distribute pamphlets on N. J. Unemployment and Disability Insurance which the students may keep
19. Role playing - how an unemployed worker applies for unemployment insurance
20. Invite a field representative from the N. J. Division of Employment Security to address the class
21. Describe the difference between Workmens' Compensation and Unemployment and Disability Insurance
22. Debate using Workmens' Compensation versus suing an employer
23. Invite a local insurance agent to describe Workmens' Compensation
24. Illustrate the interaction of Social Security, Unemployment and Disability Insurance, and Workmens' Compensation

Arts and Crafts

1. Bulletin board display on working conditions in the late 19th century compared to working conditions today
2. Bulletin board display on the interaction of Social Security, Unemployment and Disability Insurance, and Workmens' Compensation
3. Student pictures of various aspects of Labor Unions, Social Security, Unemployment and Disability Insurance, and Workmens' Compensation

Trips

1. Visit a local factory and compare conditions with those seen in pictures of factories in the late 19th century
2. Visit the Social Security office in Trenton
3. Visit the State Labor Building and the nearest Unemployment Compensation Office

- d. Disability - credit for 5 years of work in previous 10 years
- e. Even though you are fully insured, the size of your payment depends on your average earnings
- 10. Qualifiers for survivors benefits and family payments
 - a. Unmarried children under 18
 - b. Unmarried children over 18 who were disabled before they were 18 and continue to be so
 - c. Wives over 62
 - d. Wives who have children collecting payment in their care
 - e. Dependent parents over 62
 - f. Dependent husbands over 62
 - g. Divorced wives who are dependent on former husbands
 - h. Lump sum payment to widow or widower at death of spouse - 3 times monthly payment, not to exceed \$255
- 11. Sample monthly payment ranges (figures subject to change)
 - a. Retirement at 65 or disability - \$40 to \$127
 - b. Wife's benefit at 65 - \$20 to \$63.50
 - c. Widow 62 or over - \$0 to \$104.80
 - d. Widow under 62 and one child - \$60 to \$190.60
 - e. Widow under 62 and two children - \$60 to \$254
 - f. One surviving child - \$40 to \$95.30
 - g. Two surviving children - \$60 to \$190.60
 - h. Maximum family payment - \$60 to \$254
- 12. Some events that stop payments
 - a. Dependents payments stop if they marry a person who is not a beneficiary
 - b. Child under 18 who marries
 - c. Widow under 62 when children reach 18
 - d. Child reaches 18 and is not disabled
 - e. Disabled person who returns to work (payments may continue for 12 months if person is still disabled - 3 months if person is recovered)
- D. New Jersey State Unemployment and Disability Insurance
 - 1. Unemployment insurance is money paid to you while you are unable to work through no fault of your own
 - 2. Disability insurance is money paid to you while you are unable to work due to temporary illness or injury
 - 3. Most workers are covered by state unemployment and disability insurance
 - 4. Workers not covered
 - a. Domestics
 - b. Employees of state, federal and local governments
 - d. Self-employed people
 - e. Railroad workers

Sources for obtaining materials and information related to this section:

Federal Labor Laws - U.S. Dept. of Labor and U.S. Government Printing Office, Washington, D. C.

N.J. Labor Laws - State Dept. of Labor, John Fitch Way Plaza, Trenton, N.J.

Labor Unions - AFL-CIO National Headquarters, Washington, D.C.

Social Security - Social Security Administration, 437 E. State St., Trenton, N.J., Telephone 396-3545, Field Representative - Mr. Kurtz

N.J. Unemployment and Disability Insurance - Bureau of Public Relations, Division of Employment Security, N.J. Dept. of Labor and Industry, John Fitch Way Plaza, Trenton, N.J., Telephone 292-2234

Field Representatives available through Mrs. Genevieve F. McMenamen

Workmens' Compensation - local insurance agencies, or National Board of Fire Underwriters, c/o Association Films, Broad at Elm, Ridgefield, N.J.

Films

Social Security:

Before the Day (15 minutes - black and white)

The Social Security Story (15 minutes - color)

Sam'l and Social Security (7 3/4 minutes - color cartoon)

N.J. unemployment and Disability Insurance:

A Pound of Pot Roast (25 minutes - black and white)

Filmstrips

Labor and Labor Unions - Eye Gate House

Books

Labor Unions:

E. B. Fincher and R. E. Fraser, Democracy at Work.

Workmens' Compensation:

Magee, General Insurance.

- f. Saving and loan association workers
- g. Insurance and real estate agents and similar people who work solely on commissions
- h. Entertainers and others related to amusements and theaters who work less than 10 weeks in one place
- i. Students who work part time
- 5. Workers contribute from wages (maximum of 22.50 per year)
- 6. Employers contribute at varying rates
- 7. Qualifying for unemployment benefits
 - a. Have wages of \$15 or more for 17 weeks in a base year (52 weeks of the 53 weeks preceding the claim)
 - b. File a claim at the Employment Service Office
 - c. Be able and available for at all times
 - d. Register for work with the N. J. Employment Service
 - e. Make an active search for work
- 8. Applying for benefits
 - a. File a claim at the nearest local office
 - b. You will be given a time to report each week
 - c. Report on time and take your place in the line corresponding to the last four digits of your Social Security number
- 9. Receiving payments
 - a. First week is a waiting week (you get the money for this waiting week if you are unemployed for four straight weeks)
 - b. On second visit, you sign for another week of benefits (this is the first week you are paid)
 - c. After signing, you are given a pay order - take it to pay station located in the office and you will be given a check
- 10. Causes for disqualification
 - a. Unemployment due to a strike or other labor dispute
 - b. Leaving work without good cause (disqualified for four weeks)
 - c. Fired for misconduct (disqualified for six weeks)
 - d. Refusal to seek or accept work (disqualified for four weeks)
- 11. Appeals are made through the local office - no attorney is needed
- 12. How benefits are figured
 - a. Base year - 52 weeks of the 53 weeks preceding the claim
 - b. Base week - any week in which you make \$15 or more
 - c. Employment required - 17 weeks in a base year

Pamphlets and Booklets

Labor Unions:

Leo Huberman, The Truth about Unions.

Edgar L. Warren and Irving Bernstein, Collective Bargaining.

Margaret West and T.R. Newstrand, Labor in American History.

Dale Yonder, You and Unions.

Social Security:

U.S. Dept. of Health, Education and Welfare, Social Security Administration, 1963 - available through local Social Security offices:

Suggested Outline for Studying Social Security.

Essentials of Social Security in the U.S.

The Social Security Disability Program - Facts and Figures.

Your Social Security.

Financing Your Social Security Benefits.

If You Become Disabled.

Those Who Came Back.

Joe Wheeler Finds a Job and Learns about Social Security.

Bill Davis Gets a Social Security Card.

Complete kit of materials on Social Security is also available.

N.J. Unemployment and Disability Insurance:

N.J. Unemployment Security Handbook.

Unemployment and Disability Insurance in New Jersey.

Questions and Answers about N.J. Temporary Disability Insurance.

Are You an Employer under the N.J. Unemployment Compensation Law.

Labor Laws:

U.S. Dept. of Labor, A Message to Young Workers about the Fair Labor Standards Act.

13. Weekly benefits

- a. Depends on average weekly wages
- b. Sample payments for average weekly wages
 - (1) \$15 - \$10 per week benefit
 - (2) \$25 - \$15 per week
 - (3) \$40 - \$25 per week
 - (4) \$50 - \$30 per week
 - (5) \$75 - \$39 per week
 - (6) \$98 or more - \$50 per week (maximum payment)

14. How long can you collect

- a. For every four base weeks you have accumulated, you can collect benefits for three weeks
- b. Maximum of 26 weeks in a base year

15. Qualifying for disability benefits

- a. An injury or sickness that keeps you from working (not work related)
- b. Be under a doctor's care
- c. Doctor must certify that you can't work

16. Benefits and time limits

- a. Same as for unemployment
- b. Pregnant women can collect for four weeks before and four weeks after they have a baby

E. Workmens' Compensation

- 1. Workmens' Compensation is insurance that covers workers if they are hurt on the job or ill due to their jobs
- 2. State law requires employers to carry Workmens' Compensation - each state has its own laws
- 3. Employers pay for Workmens' Compensation
- 4. Cost to employers
 - a. Depends on type of business, number of workers, and other factors
 - b. Premiums are figured on the annual payroll
 - c. Employer estimates payroll at start of policy period - difference is adjusted at end of period
- 5. All workers should be covered by Workmens' Compensation - even domestics in private homes
- 6. Coverages under Workmens' Compensation
 - a. Medical and related bills resulting from injury or illness on the job (usually up to \$25,000)
 - b. Lost wages - in N.J., $\frac{2}{3}$ of regular wages for a maximum of 200 weeks
- 7. Employers apply for Workmens' Compensation Insurance through regular insurance companies

Wall Charts

Social Security:

How Social Security Works.

From Account Number to Benefit.

History of Social Security Law.

Resource People

Field Representative - Mr. Kurtz, Trenton Social Security Office

Field Representative Mr. E. Joseph, Bureau of Public Relations, Division of Employment Security, N.J. Dept. of Labor and Industry, Trenton, N.J.

Local insurance agents

Local union officials

1. Teacher made true and false quiz - many of the pamphlets relating to this section are written with a question and answer format
2. Oral quiz - state a misfortune that might befall a worker, and have the students tell if Labor Unions, Social Security, Unemployment and Disability Insurance, or Workmens' Compensation would apply to the situation

8. Securing benefits

- a. Employer notifies insurance agent
- b. Forms are filled out by employer or insurance agent
- c. Worker should give bills to his employer or the insurance agent
- d. An insurance investigator will question the worker

9. Major benefits of Workmens' Compensation

- a. Employer is protected from being sued by his employees
- b. Worker gets benefits without having to go through the trouble of suing his employer

RELATED AREAS

I. TAXES

II. INSURANCE

III. BANKS AND BANKING

IV. BUDGETING AND BUYING

V. THE FAMILY

VI. REPRODUCTION

VII. A. GROWING UP - BOYHOOD TO MANHOOD

VII. B. GROWING UP - GIRLHOOD TO WOMANHOOD

I. TAXES

A. Taxes in General

1. Taxes are money paid to a government
2. Types of government
 - a. Federal
 - b. State
 - c. County
 - d. Local
3. How taxes are used
 - a. Federal
 - (1) Defense
 - (2) Interstate highways
 - (3) Foreign aid
 - (4) Aid to state and local governments
 - (5) Federal Bureau of Investigation
 - (6) Institutions and other services on an interstate level
 - (7) Cost of running the government
 - b. State
 - (1) Main highways
 - (2) Institutions
 - (3) Colleges
 - (4) State Police
 - (5) Aid to local governments for schools, roads, etc.
 - (6) Welfare
 - (7) Recreation, state library, and museum
 - (8) Cost of running the government
 - c. County
 - (1) Roads
 - (2) Recreation and libraries
 - (3) Welfare
 - (4) Aid to local governments
 - (5) Institutions
 - (6) Sheriff
 - (7) Cost of running the government
 - d. Local government
 - (1) Schools
 - (2) Police and fire protection
 - (3) Sanitation and water
 - (4) Streets
 - (5) Recreation and libraries
 - (6) Cost of running the government
4. Sources of taxes
 - a. Federal
 - (1) Income tax

Activities

1. Compare the unpleasant attitude people have toward taxes with the many benefits we receive from the federal, state, county, and local governments
2. Pick sample items, and determine their cost without taxes
3. Read and discuss stories of famous historical incidences where people rebelled against unfair taxation, such as the Boston Tea Party
4. Discuss the role unfair taxation played in the American Revolution
5. Show and discuss the filmstrip "Taxes"
6. Examine road maps to find which highways are maintained by the federal, state, and local governments - illustrate route markers which show which government maintains a highway - discuss nearby highways
7. Make sample W-2 Forms - examine the information contained on a W-2 Form
8. Practice filling out a Form 1040 A card, using the sample W-2 Form and the tax tables in the instruction booklet - use varying numbers of dependents to illustrate the effect a dependent has on the tax
9. Teacher or a local income tax consultant demonstrate filling out a 1040 "long form," Schedule B, and how a self employed person makes a return
10. Have students who had a summer or part time job fill out their returns and mail them
11. Invite a local income tax consultant to discuss information that should be provided when a consultant fills out a return
12. Compare the old rate of taxation with the recent tax cuts

- (2) Taxes on imports
- (3) Taxes on luxuries
- (4) Taxes on business
- b. State
 - (1) Income tax (not in N.J.)
 - (2) Sales tax (not in N.J.)
 - (3) Licenses
 - (4) Taxes on liquor, cigarettes, gasoline and other commodities
 - (5) Inheritance tax
 - (6) Taxes on business
- c. County
 - (1) Money given by local governments
 - (2) Fines
 - (3) Licenses and fees
- d. Local government
 - (1) Real estate tax
 - (2) Personal property tax
 - (3) Taxes on business
 - (4) Licenses, fines and fees
- 5. If there were no taxes
 - a. There could be no governments
 - b. Most people would have no schools, institutions, protection from fire and harm, defense against foreign countries, highway streets, and roads, and recreational and sanitary facilities
- B. The federal Income Tax
 - 1. An income tax is a tax on money that is earned or received
 - 2. The federal government collects an income tax
 - 3. The Internal Revenue Service is the agency of the government that collects the income tax
 - 4. Every citizen or resident of the U.S. who had an income of \$600 or more during the year must file an income tax return
 - 5. Income tax returns are filed between January 1 and April 15
 - 6. Forms are mailed to you or may be obtained at any Internal Revenue Service office and at most post offices and banks
 - 7. Sending the completed forms
 - a. Residents of New Jersey mail them to:
District Director
Internal Revenue
Newark, N.J. 17102
 - b. If you are living in another state, the instructions that come with the forms tell you where to mail them
 - 8. Paying the tax
 - a. Most employers deduct money from each workers pay for income tax

Arts and Crafts

1. Bulletin board display comparing sources of taxes and how tax money is used
2. Display of Sample W-2 Forms and various types of income tax returns
3. Make a street and road map of the surrounding area, noting which government takes care of the streets and roads shown
4. Student pictures of how taxes benefit them

Trip

Visit the Internal Revenue Office in Trenton to learn about the services offered there

- b. If money is not taken from your pay, you should file an Estimated Tax Form and send a portion of what you think you will owe every three months
- 9. Reasons for filling a return even though money is taken from your pay
 - a. No one knows exactly how much to take from your pay
 - b. At the end of the year, you may have given too much or too little
 - c. If you gave too much, you get the extra money back
 - d. If you gave too little, you must pay the government what you owe
- 10. Why the exact amount can't be taken from your pay
 - a. No one can see into the future to know exactly what you will make during the year
 - b. Dependents and expenses can make a difference in your tax, and no one can tell exactly what they will be
- 11. Discussion of Form W-2
- 12. Forms used for filing a return
 - a. Everyone uses Form 1040 or Form 1040A
 - b. Form 1040 is a sheet of paper and is used for filling a "long form"
 - c. Form 1040A is a card and is used for filling a "short form"
- 13. Who should file a short form?
 - a. People whose returns are fairly simple and will not list deductible expenses
 - b. Earnings are less than \$10,000
 - c. Interest on savings and dividends are less than \$200
 - d. The government gives a credit of 10% of what you've earned as a deductible expense on a short form
- 14. Who should file a "long form"?
 - a. People whose deductible expenses are more than 10% of what they have made
 - b. People who make more than \$10,000 from wages
 - c. People who make more than \$200 from interest and dividends
 - d. People who receive rent
 - e. Farmers
 - f. People who work for themselves
- 15. Typical deductible expenses
 - a. Charity
 - b. Interest paid to others
 - c. Taxes to state and local governments
 - (1) Real estate and personal property tax
 - (2) State tax on gasoline
 - (3) UCC payments taken from your pay
 - (4) State and local income taxes and sales taxes (not in N.J.)

Filmstrip

Taxes - Eye Gate House

Workbooks

Bernard Shawn, Foundations of Citizenship, Book II.

Gary D. Lawson, Everyday Business.

Booklets and Forms

Booklets and forms on the income tax may be obtained in bulk from the nearest post office or Internal Revenue Office

Teaching kits are available through: Director, Northeast Service Center
Internal Revenue Service
7 Lake Street
Lawrence, Mass.

Resource People

A local income tax consultant

The head of the Internal Revenue Office in Trenton, N. J.

- d. Medical bills (a portion of them)
 - (1) Doctor and dentist
 - (2) Hospital
 - (3) Eyeglasses, crutches, braces, etc.
 - (4) Hospital insurance and health and accident premiums
 - (5) Medicines and drugs
- e. Other expenses
 - (1) Uniforms and upkeep
 - (2) Safety shoes, safety glasses, and clothing that can't be used anywhere else but work
 - (3) Union and professional dues
 - (4) Storm and accident damage and theft (portion over \$100)
 - (5) Certain educational expenses
 - (6) Child care (in certain cases)
- f. Sick pay (first 30 calendar days don't count)
- g. Job expense (using your own property on a job and not being paid for it)
- 16. Qualifications for dependents
 - a. Everyone gets credit for one dependent - himself
 - b. Close relatives or in laws (down to cousins) who receive more than half their income from you and have not made \$600 or more during the year
 - c. Children who go to school or college may make more than \$600 and still be claimed as dependents, as long as they get more than half their support from you
- 17. Filling out a "short form" Form 1040A card
- 18. Filling out a "long form"
- 19. Obtaining help in filling out an income tax return
 - a. Instruction booklets usually come with the forms or are available at Internal Revenue Service Offices and at most post offices and banks
 - b. You may receive help in filling out your return at any Internal Revenue Service Office
 - c. You can have an income tax consultant fill out the form for you - you pay the consultant, but he may save you a great deal of money

1. Simple true and false test on taxes in general.
2. Students who have worked during the year will make a practical evaluation by filling out their own income tax returns.
3. Oral quiz on how to obtain help in making an income tax return.

II. INSURANCE

A. Insurance in General

1. The purpose of insurance
 - a. A feeling of security
 - b. Aid when misfortune strikes
2. Insurance protection
 - a. We can insure ourselves against almost any misfortune
 - b. Most common types of insurance
 - (1) Life
 - (2) Fire
 - (3) Auto
 - (4) Medical
 - (5) Health and accident
 - (6) Theft and burglary
 - (7) Liability
 - (8) UCC
 - (9) Social Security
 - (10) Workmens' Compensation
3. Obtaining insurance
 - a. An insurance agent - an agent represents an insurance company
 - b. An insurance broker - a broker deals with many companies
4. Choosing an agent or broker
 - a. Ask friends, relatives or neighbors
 - b. Look in the Yellow Pages
5. The insurance policy
 - a. An insurance policy shows that we are protected
 - b. Insurance policies should be kept in a safe place
 - c. If a policy is lost or damaged the agent or broker should be contacted
6. Main information listed on an insurance policy
 - a. The name of the company and the policy number
 - b. The name of the agent or broker
 - c. The name and address of the person who is insured
 - d. The dates when the policy begins and ends
 - e. What the person is insured against
 - f. How much money the person is insured for
 - g. How much the policy costs
7. What to do if a misfortune happens for which you have no insurance
 - a. Contact your agent or broker as soon as possible
 - b. The agent or broker fills out a report and sends it to the company
 - c. The company sends someone to investigate
 - d. You receive a check to cover what was lost

1. Trace the history of insurance
2. Compare reputable insurance agents with "fly by night" operators
3. Discuss what living would be like if there were no insurance
4. Describe term life insurance, annuities, endowments, etc. - set up hypothetical situations and determine the type of life insurance that would apply best
5. Compare the plight of a wife and children when the man of the family dies without insurance protection with the family whose provider has died leaving adequate protection
6. Compare earnings accumulated through life insurance with interest received from savings accounts
7. Show and discuss the filmstrip "Buying Insurance"
8. Examine a sample fire insurance policy
9. Describe the benefits of a Homeowners Policy
10. Compare the fire insurance rates in Hightstown with rates in other municipalities and with rural areas
11. Plan insurance coverage for a hypothetical house
12. Practice filling out an application for auto insurance
13. Examine a sample auto policy
14. Illustrate the cost for various coverages on an auto policy
15. Demonstrate how liability coverage can be doubled or tripled at little extra cost
16. List the cost of a basic auto policy and show how young drivers and other factors increase the cost
17. Debate the fairness of insurance companies refusing insurance to young drivers or charging extra when young drivers use a car
18. Role playing - what to do when involved in an auto accident
19. Demonstrate filling out an auto accident report

B. Life Insurance

1. What is covered
 - a. If you die, money will be paid to a person you name as beneficiary
 - b. Many life insurance policies also cover you for disablements, will pay off your house, will pay for your children's education, et
2. How much coverage to carry
 - a. A married person with a family
 - (1) Enough to pay off the house and other debts
 - (2) Enough for your wife and dependents to live on until they can take care of themselves
 - (3) Enough to pay for your children's education
 - (4) Enough to pay for funeral expenses
 - b. A single person
 - (1) Enough to pay for funeral expenses and debts
 - (2) Enough to take care of dependents
3. Life insurance can be used as savings
 - a. Term insurance - is the most inexpensive insurance - you pay for th coverage and never get any money back
 - b. Other forms of life insurance - the insurance company uses your money the way a bank does and pays you interest and dividends - you are covered if you die, or you may take out the meony you have saved before you die
 - (1) You can save for retirement
 - (2) You can save for your children's education
4. Factors that determine the price of life insurance
 - a. Your age at the start of the policy
 - b. Your occupation
 - c. The state of your health
 - d. Your sex

C. Home Insurance and Personal Belongings

1. Types of protection
 - a. Fire and lightning
 - b. Extended coverage - wind, smoke, hail, autos and airplanes, explosi riot and civil commotion
 - c. Other possible coverages - vandalism, theft, personal liability, medical, freezing of pipes, damage from leaking plumbing and appliances, weight of ice and snow, etc.
 - d. All of the above can be combined in a Homeowners Policy - the cost is less than if you got separate policies
2. Determining how much insurance to carry
 - a. You must have enough to cover your mortgage
 - b. You should have enough to pay for replacing what you could lose
3. Perils that are not insured on normal policies
 - a. War
 - b. Nuclear explosion
 - c. Floods

20. Discuss the N. J. Assigned Risk Plan
21. Show how safe driving results in savings on auto insurance
22. Compare Blue Cross and Shield with medical insurance offered by other companies
23. Discuss the reasons people have for carrying health and accident insurance, even though they are covered by medical insurance
24. Illustrate the interaction of all types of insurance, including Social Security, Unemployment and Disability Insurance, and Workmens' Compensation
25. Invite a local insurance agent or broker to speak before the class

4. Factors that determine the cost of insurance

- a. Type of house
- b. Use of house
- c. Fire protection available
- d. Where you live

D. Auto Insurance

1. What auto insurance covers

- a. Bodily injury liability - your auto causes a person to be hurt or killed
- b. Property damage liability - your auto damages another person's car or property
- c. Medical - pays bills of people in your car who are hurt
- d. Collision - pays for the damage to your car
- e. Comprehensive - covers fire, theft, vandalism and other damage not caused by collision
- f. Other coverages
 - (1) Towing
 - (2) Family protection - protection against uninsured motorists

2. Ordinary auto insurance is called a "Family Policy" and covers the insured, his family, and anyone who uses the car with his permission

3. Factors that determine the cost of auto insurance

- a. How much money you are covered for
- b. The area you live in
- c. What the car is used for
 - (1) Pleasure and business
 - (2) Commercial - your auto is used on the job
 - (3) Auto used to drive to work
 - (4) Distance driven to work
- d. Who uses the car
 - (1) Age and sex of regular drivers
 - (2) Accident record of regular drivers
 - (3) Traffic violations by regular drivers
 - (4) Experience driving
 - (5) Credit is given if youngsters have passed a Drivers Education course in school
- e. For collision and comprehensive - what the car is worth

4. Insurance companies can refuse to grant insurance or can cancel insurance

- a. Insurance companies usually do not like to insure young drivers
- b. Insurance companies usually refuse or cancel insurance when people have too many accidents or traffic violations
- c. People who can not get insurance may apply to the N. J. Assigned Risk Plan - the state forces a company to take you - companies take turns insuring unwanted customers

Filmstrip

Buying Insurance, McGraw-Hill

Workbook for Students

Gary D. Lawson, Everyday Business.

General Background for Teacher

Magee, General Insurance.

Sample Policies and Other Materials

Sample policies and applications are available through the National Board of Fire Underwriters, c/o Association Films, Inc. Broad at Elm, Ridgefield, N. J. or may be obtained through local agents and brokers

Resource People

Local insurance agents or brokers

5. What to do if you have an accident
 - a. Write down all the details
 - (1) Where and how it happened
 - (2) Name, address, license number, and insurance company of the other driver
 - (3) Names and addresses of witnesses and injured people
 - b. Call the police, if serious (if damage is more than \$100, you must notify the N. J. Motor Vehicle Department)
 - c. Call your agent and give him all the details
 - d. The agent sends a report to the company, which you sign
 - e. You should get two or three estimates of the cost of repairs
 - f. The company sends an adjustor to investigate
 - g. Your agent will receive a check to cover the damages, which he gives to you
 - h. If you get no action within a reasonable amount of time, call your agent

E. Medical Insurance

1. Protects you and your family against large hospital and doctor bills
2. Blue Cross and Blue Shield is the most common medical insurance - other insurance companies have similar plans
3. Cost depends on many factors
 - a. How long a period of time you are covered for
 - b. Single - married - maternity benefits
 - c. Group or individual
 - d. Your occupation
 - e. Your age - if you have an individual plan
 - f. The state of your health - if you have an individual plan
4. Children are covered under the policy of their parents until they are 18
5. How to make a claim
 - a. With Blue Cross and Shield, the hospital or doctor usually takes care of the paper work
 - b. With other companies, you, your doctor, and the hospital fill out forms and send them to the company

1. Simple true and false test
2. Oral quiz - setting up hypothetical hazards and determining which types of insurance could be used as protection

- F. Health and Accident Insurance
 - 1. Available through insurance agents and brokers, or may be offered at place of employment
 - 2. Pays a certain amount of money each day you are ill or injured
 - a. If you are ill at home, the first seven days usually don't count
 - b. If you are injured or hospitalized, you are usually paid from the first day
 - 3. People get Health and Accident Insurance because medical insurance often does not cover all the expenses of illness
- G. Review of main features of Social Security, Unemployment and Disability Insurance and Workmens' Compensation

III. BANKS AND BANKING

A. Services Offered by Banks

1. A safe place to keep your money
2. A place to save money and be paid for leaving it there
3. A place to borrow money
4. Checking accounts
5. Other services
 - a. Money orders and registered checks
 - b. Christmas and Vacation Clubs
 - c. School banking
 - d. Phone and gas and electric bills may be paid at many banks
 - e. Bills from stores may be paid at many banks

B. Types of Banks

1. Commercial banks - all services listed above are offered
2. Savings banks and savings and loan associations - most of services listed are offered, except for checking accounts - higher interest paid on savings

C. Considerations in Choosing a Bank

1. Convenience
2. Services offered

D. Interest

1. Banks pay you interest for saving your money, since they use your money to make money
2. Banks charge you interest if you borrow money from them
3. Depositing and withdrawing money in savings account

F. Checking Accounts

1. Using checks is safer than carrying large amounts of money
2. Checking accounts are for money that will be used in the near future
3. Opening a checking account
4. Depositing money in a checking account
5. Writing a check out and filling out the stub
6. Withdrawing money from a checking account

G. Cashing a Check

1. Checking the face of the check
2. Endorsing a check
3. Endorsing a check that has incorrect spelling
4. Transferring a check

Activities

1. Discuss hazards of leaving large sum of money in the home
2. Show and discuss filmstrip "Banks and Banking"
3. Compare cost of paying bills in person to using checks or other bill paying services offered by banks - also discuss safety features
4. Make a chart listing services offered by commercial banks and savings banks and institutions - discuss advantages of each type of bank
5. Study ads and other information on services offered by local banks - discuss choosing a bank
6. Show and discuss filmstrip "Making Money Work for You"
7. Compute interest on savings offered by local banks - illustrate how money "grows" in a savings account
8. Discuss why banks pay interest
9. Show and discuss filmstrip "Borrowing Money"
10. Compute interest charges on sums of money at various rates of interest and varying lengths of time
11. Discuss the reasons for having a checking account and savings account
12. Simulate a situation in which a person enters a bank in order to start a savings account
13. Practice filling deposit and withdrawal slips for savings accounts
14. Show and discuss filmstrip "How to Use Your Checkbook"
15. Simulate opening a checking account
16. Practice filling out a deposit slip for a checking account
17. Illustrate and practice writing out a check
18. Practice filling out a check stub and make the computations
19. Illustrate and practice endorsing checks
20. Discuss the purpose of a money order and practice filling one out
21. Debate the advantage of credit unions and banks
22. Invite the manager of a local credit union to speak with the class
23. Describe the pitfalls of dealing with finance companies
24. Illustrate the cost of borrowing money from a finance company
25. Discuss the use of U. S. Savings Bonds - compare with saving money in a bank
26. Review saving through insurance
27. Briefly highlight how money can be made and lost by investments in the stock market, real estate and personal loans
28. Show filmstrip "Money"

Arts and Crafts

Bulletin Board display on services offered by banks and how money "grow" in a saving account

Trips

Visit a local bank
Visit the U. S. Mint in Philadelphia

H. Money Orders

1. Money orders are similar to checks
2. Money orders may be purchased at banks, post offices and at many stores
3. The amount is stamped - you fill out to whom you are giving it and your own name
4. Money orders are good for people who do not have checking accounts

I. Credit Unions

1. You may save and borrow through a credit union
2. Groups of workers form credit unions
3. You must be a member of the credit union to use its services
4. Credit unions do not offer checking accounts
5. Conveniences of credit unions
 - a. Money you want to save or money that you owe is taken directly from pay
 - b. It is easier to borrow money from a credit union than from a bank

J. Finance Companies

1. Finance companies lend money
2. It is easy to get a loan from a finance company
3. Finance companies charge very high interest

K. Other ways to Save and Borrow

1. U. S. Savings Bonds
2. Insurance
3. The Stock Market
4. Real Estate and Rentals
5. Mortgages and Personal Loans

Workbooks

Lawson, Barry D., Everyday Business

Turner, Richard K., The Money You Spend.

Shawn, Bernard, Foundation of Citizenship, Book II.

Filmstrips

Banks and Banking, Eye Gate House

Money, Eye Gate House

What is Economics, Eye Gate House

How to Use Your Checkbook, Eye Gate House

Paying Your Bills, McGraw-Hill

Making Money Work for You, McGraw-Hill

Borrowing Money, McGraw-Hill

Materials

Deposit and withdrawal slips for savings accounts and checking account and blank checks can be reproduced easily by the teacher or may be obtained from a local bank

Resource People

Representative from a local bank
Manager of a local credit union

1. Students fill out blank deposit slips, withdrawal slips, and checks.
2. Students fill out and make computation on check stub.
3. Simple true and false test on all phases of banking.

IV. BUDGETING AND BUYING

- A. The Purpose of a Budget
 - 1. Planning how your money is used
 - 2. Keeping track of what you spend
 - 3. Making sure you don't spend more than you earn
 - 4. Using your money more wisely
 - 5. Helping you save
- B. Anyone Who Earns or Receives Money Should Keep a Budget
- C. Budgets are kept for a Definite Period of Time
- D. The Main Items of a Budget
 - 1. What is earned or received for a definite period of time
 - 2. Expenses that are paid during that period of time
- E. Planning A Teenage Budget
 - 1. Methods of earning or receiving money
 - 2. Typical expenses
 - a. Clothing
 - b. Entertainment
 - c. School supplies
 - d. Church, charity, clubs
 - e. Gifts
 - f. Savings
 - 3. Adjusting a budget that doesn't work
 - a. Find a way of earning more money
 - b. Cut down on certain expenses
- F. Planning an Adult Budget
 - 1. Not all budgets are alike
 - a. Single person living at home
 - b. Single person living alone
 - c. Married couple without children
 - d. Married couple with young children
 - e. Married couple with older children
 - 2. Typical Adult Expenses
 - a. Shelter
 - b. Food
 - c. Utilities
 - d. Medical
 - f. Transportation
 - g. Insurance
 - h. Entertainment and recreation
 - i. Church, charity, gifts
 - j. Unusual expenses
 - k. Savings
 - 3. Remedies for budgets that won't work
 - a. Cut down on certain expenses
 - b. Get a part time job or look for a better paying job
 - c. Be a wise buyer

Activities

1. Show and discuss filmstrip "Spending your Money"
2. Plan a typical teenage budget for a boy and for a girl
3. Have students try to straighten out a budget that doesn't work
4. Show and discuss filmstrip "So Your Budget Doesn't Budge"
5. Have each student prepare a budget for himself
6. Discuss why the same budget won't work for everyone
7. Illustrate typical family budgets
8. Compare two hypothetical families of similar income, one keeping a budget and the other not keeping a budget
9. Discuss "living beyond your means"
10. Have students scan newspapers or magazines to see if they can spot misleading advertisements
11. Illustrate how charge accounts work - discuss pitfalls
12. Discuss why a wise buyer visits many stores before making a purchase
13. Have students use newspaper advertisements in planning food shopping
14. Simulate an "end of season" sale
15. Compute installment payment charges for various amounts
16. Show and discuss filmstrip "Paying your Bills"
17. Reserve a section of the bulletin board for advertisements showing "good bargains" found by the students
18. Have students make up advertisements
19. Invite a representative from the Better Business Bureau or Chamber of Commerce to address the class

Trips

Tour the downtown stores or go "window shopping".
Visit a large department store or discount center.
Arrange a tour of a large supermarket.